

1 READING & SPEAKING

- a How important do you think the following are for people who are looking for a long-term partner? Number them in order of importance for both men and women. Are there any other important criteria?

	men look for...	women look for...
a good education	■	■
a healthy bank balance	■	■
good looks	■	■
an attractive personality	■	■

- b Read the first part of the article. What points in a does it back up? Did you find the studies mentioned surprising?

- c Now read the two opposing viewpoints in the article.

Answer with **JL** (Jemima Lewis) or **JM** (JoJo Moyes).

Who...?

- thinks that women are influenced by previous generations' lifestyles
- admits that she understands the other viewpoint when she is under a lot of pressure
- admits to occasional feelings of jealousy
- says that rich husbands are hard to find
- thinks that working mothers with children have particularly difficult challenges to deal with
- thinks that if you marry for money you have to accept the consequences

- d Now read the whole article again. With a partner, say what the writer means by:

- By logical extension, it would appear men are keen to "marry down"... (lines 9–10)
- We call them "trophy wives," as if to distinguish them from the real thing... (lines 27–28)
- ...calibrate your work-life balance to suit yourself, rather than your mortgage provider. (lines 41–42)
- But marry rich and you may marry a man who views you as a commodity. (lines 51–52)
- ...the shattered dreams of traded-in middle-aged wives... (lines 56–57)
- Earning my own money means I don't have to justify my shoe habit... (lines 61–62)
- I wouldn't be delighted if my daughter ended up with a dropout. (lines 65–66)

Do women really want to marry for money?



- 1 According to a report from the London School of
Economics, women are now more determined than
ever to find a partner who will improve their financial
prospects. "Women's aspirations to 'marry up,' if they can, to
5 a man who is better-educated and higher earning persists in
most European countries," says the report's author, Catherine
Hakim. "Women continue to use marriage as an alternative
or supplement to their employment careers," she concludes.
By logical extension, it would appear men are keen to "marry
10 down," although nobody seems to query, much less gather
statistics on, their matrimonial motives. Arguably, there's
nothing surprising in these findings, especially when you
consider women with young children. A recent study by the
National Centre for Social Research revealed that a third of all
15 mothers would prefer to give up their jobs if they could afford
to and three-fifths said they would want to work fewer hours.

Glossary

keen (NAMe eager) wanting to do something or wanting something to happen very much

bloke informal BE way to refer to a man

Pilates a physical fitness system that focuses on posture

Waitrose an upscale UK supermarket chain

We asked journalist **Jemima Lewis** and novelist **JoJo Moyes** what they thought.

Yes, says Jemima Lewis

Women want rich husbands. Perhaps we don't often say it—perhaps we don't even like to admit it to ourselves—but women are practical creatures. A rich husband gives you options.

One of the perks of being female is that you grow up knowing there's a slim chance that you might be able to marry a millionaire and retire before you hit middle age. If he is rich enough, your husband might pay for teams of nannies to look after your children while you busy yourself with Pilates. Working mothers like me tend to regard such wives with a disapproving eye. We call them "trophy wives," as if to distinguish them from the real thing, but that is partly just to distract ourselves from the envy inside.

Whether you fill your days with Pilates or child-rearing, not having to work is...well, less like hard work. Unfortunately, rich husbands, like handsome princes, are not easy to come by. Most of us, not moving in millionaire circles, are likely to fall in love with and marry a more normal bloke. In the meantime, you might have built up a career that you are proud of, and reluctant to give up. If you then have a baby, you are doomed to an inner life of conflict and guilt as you try to find a way to bring up your child without going bankrupt or insane.

Like a winning lottery ticket, a rich husband would solve your problems at a stroke, allowing you to calibrate your work-life balance to suit yourself, rather than your mortgage provider.



No, says JoJo Moyes

Today's young women, having observed their mothers **juggling** a full-time job and all the domestic responsibility, having the odd nervous breakdown and still having to look glamorous, have now decided they'd prefer to be kept by a wealthy husband. Who can blame them? There are times—usually when sick children and deadlines **collide**—that I think the same thing.

But marry rich and you may marry a man who views you as a commodity. You may spend much of your time alone; a **high-flying** career often means an absent husband and father. You can marry for money, but it's not a marriage. It's a deal. And I suspect only the toughest of women can see that with the clarity it requires. The divorce courts are **littered with** high earners, as well as the shattered dreams of traded-in middle-aged wives who have been replaced by a younger, more glamorous model. My children have long played a game called "Who's got the **sourest** face?" in Waitrose. It's always the wives in the really expensive cars.

My husband and I have taken turns as the highest earner. Earning my own money means I don't have to justify my shoe habit, and he doesn't **shoulder** the mortgage alone. And having a career brings me more contentment than having a designer handbag.

So, I wouldn't be delighted if my daughter ended up with a dropout. But I'd feel worse if she thought the most important thing about a man was his bank balance.



By Judith Woods in The Telegraph

LEXIS IN CONTEXT

Understanding metaphors

These are words or phrases not used literally, but used to describe somebody or something in a more dramatic way to make a description more powerful, e.g., *doomed to an inner life of conflict and guilt* (line 36) where *doomed* doesn't literally mean *certain to fail, die, or be destroyed*.

- e Look at the **highlighted** metaphors in the "No" text. What is their literal meaning? What do they mean here?
- f Who do you agree with more, Jemima Lewis or JoJo Moyes? Do you think it's acceptable for men and women to consider finance as well as romance when they choose a partner?

2 GRAMMAR unreal uses of past tenses

- a Look at the **highlighted** verbs in these sentences and answer the questions with a partner.
- Which ones refer to things that really happened in the past?
 - What do the others have in common? Which ones refer to the present or future? Which ones refer to the past?
- When we **got married**, my husband and I **were** penniless students.
 - If he **got promoted**, we'd be able to afford a new car.
 - I wish we **were** better off.
 - It's time we **thought** about buying a bigger house.
 - I **wasn't** at all surprised when I **heard** that they **had divorced**.
 - I'd rather my husband **stayed** at home with the children.
 - I wish I'd **accepted** when he **asked** me to marry him!
 - If I'd **married** him, I would have a much better standard of living.
- b **G p.151 Grammar Bank 5B** Learn more about unreal uses of past tenses, and practice them.
- c Ask and answer the questions in small groups.
- Do you ever wish...?
- you could meet a wealthy partner
 - you had been born in another decade or century
 - you could have a year off to travel
 - you could learn a new skill
 - you had chosen to study different subjects in high school or college
 - you had more free time for your hobbies
 - you lived in another town or city

4 VOCABULARY money

- a Look at some idioms related to money. With a partner, say what you think they mean.

- 1 Money doesn't grow on trees.
- 2 He's really tight-fisted.
- 3 It must have cost an arm and a leg.
- 4 They can't make ends meet right now.
- 5 We're in the red. (opposite *in the black*)
- 6 It's highway robbery!
- 7 We're going to have to tighten our belts.
- 8 Those two are definitely living beyond their means!

b **V p.168 Vocabulary Bank Money**

- c Choose the right word from each pair according to meaning, collocation, or register.

- 1 Mom, can you lend me some money?
I'm *broke* / *penniless*.
- 2 I'm trying to get a *loan* / a *mortgage* from the bank to buy a car.
- 3 We're going to have to be a little careful this month if we don't want to end up *in the red* / *in the black*.
- 4 He took part of his pension as a *lump sum* / a *deposit* when he retired.
- 5 One of my cousins is absolutely *affluent* / *loaded*—she inherited a fortune from her parents.
- 6 When you're abroad, you get a better *currency* / *exchange rate* if you take money out at an ATM.
- 7 We like living here because we have a much better *cost* / *standard of living*.
- 8 **A** Is parking included in the price of this hotel room?
B No, sir. It's 12 *bucks* / *dollars* extra.

- d Choose two or three of the options and tell a partner about them.

Do you know anybody who...?

is tight-fisted
lives beyond their means
was given a grant to study abroad
buys and sells shares of stock on the stock market
charges very high fees for what they do
has difficulty making ends meet
often gives donations to charity


5 LISTENING

- a Read the biographical information about Sarita Gupta and Muhammad Yunus. What is the link between them?

Article
Talk
Read
Edit
View history


Sarita Gupta

From Wikipedia, the free encyclopedia



Sarita Gupta is an executive with more than 25 years' experience in promoting awareness and raising funds for international nonprofit organizations. She's worked for different initiatives that fight poverty around the world. From 2007 to 2010, she was the Vice President of Development and Communications at Women's World Banking. Currently, she is the President of International Nonprofit Development Consultants, which focuses on helping nonprofit organizations make a direct impact in India and South Asia.

Muhammad Yunus



Muhammad Yunus is a social entrepreneur, banker, economist, and civil society leader who was awarded the Nobel Peace Prize for founding the Grameen Bank and pioneering the concepts of microcredit and microfinance. These loans are given to entrepreneurs who are too poor to qualify for traditional bank loans. In 2008, Yunus was rated #2 in *Foreign Policy* magazine's list of the "Top 100 Global Thinkers."

- b **5.13** Now listen to Sarita Gupta talking about microfinance. Complete the information with two-word phrases.

- 1 The idea of microfinance started in the _____.
- 2 The Western world had been _____ to developing countries for many years.
- 3 Yunus realized that poor people need access _____.
- 4 Poor people can't _____ relatives because their relatives are poor as well.
- 5 Yunus's first innovation was to make a group of people responsible for _____ a loan.
- 6 Poor people can't repay a loan all at once with a _____.
- 7 However, they can make small _____ and repay a loan little by little.
- 8 Yunus's system doesn't encourage poor people to borrow a _____.
- 9 If they pay back a small amount successfully, they can apply for a _____.

Glossary

- aid** /eɪd/ *n* money, food, etc., that is sent to help countries in difficult situations
collateral /kə'leɪtərəl/ *n* property or something valuable that you promise to give to somebody if you cannot pay back money that you borrow
peer /pɪr/ *n* a person who has the same social status as you

- c **5.14 5.15 5.16** You're going to listen to Sarita Gupta talk about three success stories. Make notes for each case study in the chart.



The Dominican Republic



Jordan



India

The situation she was in

The business she set up

- d Do you think there are people in your country who would benefit from microfinance?

Glossary

the DR the Dominican Republic

cantina /kæn'tinə/ *n* Spanish for a cafeteria or kitchen

recourse /'ri:kɔːs/ *n* being able to use something that can provide help in a difficult situation

embroider /ɪm'brɔɪdər/ *v* to decorate cloth with a pattern of stitches usually using colored thread

sari /'səri/ *n* a long piece of cloth that is worn as the main piece of clothing by women in south Asia

amass /ə'mæs/ *v* to collect something, especially in large quantities

middleman /'mɪdlmæn/ *n* a person or company that buys goods from the company that makes them and sells them to somebody else

6 PRONUNCIATION UK and US accents

Distinguishing between UK and US accents

Although people speaking UK English will almost always be understood in the US, and vice versa, there are several differences in pronunciation between General American and Standard English, apart from all the regional accents. Understanding these differences will help you to follow UK and US accents more easily.

- a **5.17** Sarita Gupta was born in India. She speaks English with a US accent, since she studied at Columbia University in the US and lives and works in New York. Listen to an extract from her interview. Focus on how she says the **highlighted** words.

"And the **answer** is obvious, they need money and all of us, in order to get **started**, have had access to credit. So, the poor **can't** get access to credit, they **can't** go to relatives to borrow because generally the relatives are as poor as they themselves are."

- b **5.18** Now listen to the same passage read by a British speaker. How does the pronunciation of the **highlighted** words change?

- c **5.19** Listen to some more examples of words spoken by US and UK speakers. Can you hear the difference?

	US	UK
1 twenty	a	b
2 internet	a	b
3 party	a	b
4 smart	a	b
5 turn	a	b
6 honest	a	b
7 coffee	a	b
8 awesome	a	b
9 new	a	b
10 route	a	b
11 vase	a	b
12 leisure	a	b
13 inquiry	a	b
14 mustache	a	b
15 address	a	b

- d **5.20** Now listen and **circle a** if you hear US pronunciation and **b** if you hear UK pronunciation.
- e When you listen to English, e.g., in songs or on TV, which accent do you hear more often? Which do you find easier to understand?

- 1 It's so expensive! I **wish** I **could** afford it!
I **wish** (that) you **hadn't spoken** to Jane like that—you know how sensitive she is.
- 2 **If only** he **were** less stubborn! Then we wouldn't have so many arguments!
If only you **hadn't forgotten** the map, we'd be there by now.
- 3 I **wish** she **were** more generous.
If only the weather **were** warmer, we could walk there.
- 4 **I'd rather** you **left** your dog outside—I'm allergic to animals.
Are you sure this is a good time to talk? **Would you rather** I **called** back later?
- 5 Don't you think **it's time** you **found** a job? It's been months since you graduated from college.

- 1 We use **wish** + simple past to talk about things we would like to be different in the present / future (but which are impossible or unlikely).
We use **wish** + past perfect to talk about things that happened / didn't happen in the past and that we now regret.
 - We sometimes use **that** after **wish**.
- 2 You can also use **If only...** instead of **wish** with the simple past and past perfect. This can be used by itself (**If only I knew!**) or with another clause.
 - **If only** is slightly more emphatic than **wish**.
 - When we want to talk about things we want to happen or stop happening because they annoy us, we use **wish** or **If only** + person / thing + **would** + base form, e.g., *I wish the bus would come! If only he wouldn't keep whistling when I'm working!*
- 3 We can use **were** instead of **was** for **I / he / she / it** after **wish** and **if only**.
- 4 We use **would rather** + subject + past tense to express a preference.
 - We can also use **would rather** + base form when there is no change of subject, e.g., *I'd rather not talk about it*. However, we cannot use this structure when the subject changes after **would rather**, e.g., *I'd rather you didn't talk about it*. NOT *I'd rather you not talk about it*.
- 5 We use the simple past after **It's (high) time** + subject to say that something has to be done now or in the near future.
 - We can also use **It's time** + infinitive when we don't want to specify the subject, e.g., *It's time to go now*.

- a Complete with the correct form of the verb in parentheses.
I wish I **hadn't lent** Gary that money now. Who knows when he'll pay it back? (not lend)
 - 1 It's time the government _____ that most people disagree with their environmental policy. (realize)
 - 2 My wife would rather we _____ an apartment in the city, but it was too expensive. (rent)
 - 3 I wish you _____ to stay a little longer last night—we were having such a good time! (be able)
 - 4 Would you rather we _____ the subject now? (not discuss)
 - 5 I think it's time the company _____ expecting us to put in so much overtime for no extra pay. (stop)
 - 6 If only I _____ a little more when I was earning a regular salary, I wouldn't be so hard up now. (save)
 - 7 I'd rather you _____ me in cash, please. (pay)
 - 8 If only we _____ the name of the store, we could Google it and see where it is. (know)
 - 9 Do you wish you _____ to college or are you glad you left school and started work? (go)
- b Rewrite the sentences using the **bold word** or phrase.
The children ought to go to bed. It's nearly nine o'clock. **time**
It's time the children went to bed. It's nearly nine o'clock.
 - 1 I'd prefer you not to wear shoes in the living room, if you don't mind. **rather**
_____, if you don't mind.
 - 2 I would like to be able to afford to travel more. **wish**

travel more.
 - 3 We shouldn't have painted the room blue—it looks awful. **if only**
____—it looks awful.
 - 4 Don't you think you should start looking for a job? **time**
Don't you think _____ for a job?
 - 5 He should be more positive. Then he'd enjoy life more. **if only**
_____. He'd enjoy life more.
 - 6 Would you prefer us to come another day? **rather**

another day?
 - 7 I should have bought the tickets last week. They would have been cheaper then. **wish**
_____ last week. They would have been cheaper then.

← p.51

1 NOUNS

a Match the nouns and definitions.

budget deposit donation fare fee fine grant
installment loan lump sum savings will

- 1 budget the money that is available to a person or organization and a plan as to how it will be spent over a period of time, *have a limited ~*
- 2 _____ money that is given by the government or another organization for a particular purpose, e.g., education, *give / receive a ~*
- 3 _____ money that a bank lends and somebody borrows, *take out a ~*
- 4 _____ an amount of money that you pay for professional advice or services, e.g., to a lawyer, *charge / pay a ~*
- 5 _____ the money you pay to travel by bus, plane, taxi, etc., *pay a ~*
- 6 _____ money that you keep, e.g., in the bank, and don't spend, *have a ~ account*
- 7 _____ money that you give to an organization such as a charity in order to help them, *make a ~*
- 8 _____ money paid as punishment for breaking a law, *pay a ~*
- 9 _____ one of a number of payments that are made regularly until something has been paid for, *pay an ~*
- 10 _____ the first part of a larger payment, *make / pay a ~*
- 11 _____ a legal document that says what is to happen to somebody's money and property after they die, *make a ~*
- 12 _____ an amount of money that is paid at one time and not on separate occasions, *pay a ~*

b 5.9 Listen and check.

2 MONEY IN TODAY'S SOCIETY

- a 5.10 Listen to the sentences. With a partner, say what you think the **bold** phrases mean.
- 1 We live in a **consumer society**, which is dominated by spending money on material possessions.
 - 2 The **standard of living** has risen a lot over the past ten years.
 - 3 People's **income** has gone up, but **inflation** is high, so the **cost of living** has also risen.
 - 4 House prices are rising and many **can't afford** to buy a home.
 - 5 Online banking allows people to **manage their accounts**, e.g., check their **balance** and **make transfers** and **payments**.
 - 6 People who have loans have to pay high **interest rates**.
 - 7 A lot of people are **in debt** and have problems getting a **mortgage** to buy their first home.
 - 8 Some people make money by buying and selling **shares of stock** on the **stock market**.
 - 9 Our **currency** is unstable and **exchange rates** fluctuate a lot.
 - 10 A lot of small businesses **went bankrupt** during **the recession**.
- b Which aspects of the sentences above are true in your country?

3 ADJECTIVES

a Look at the *Oxford Learner's Thesaurus* entries for **rich** and **poor**. Match the synonyms and definitions.

rich *adj.* rich, affluent, loaded, wealthy, well-off

- 1 rich / _____ having a lot of money, property, or valuable possessions
- 2 _____ (rather formal) rich and with a good standard of living: The ~ Western countries are better equipped to face the problems of climate change.
- 3 _____ (often used in negative sentences) rich: His parents are not very ~ .
- 4 _____ [*not before noun*] (very informal) very rich: Let her pay. She's ~ .

poor *adj.* poor, broke, hard up, penniless

- 5 _____ having very little money; not having enough money for basic needs
- 6 _____ (literary) having no money, very poor: She arrived in 1998 as a virtually ~ refugee.
- 7 _____ (informal) having very little money, especially for a short period of time: After he lost his job, he was so ~ he couldn't afford to eat out at all.
- 8 _____ [*not before noun*] (informal) having no money: I'm always ~ by the end of the month.

b 5.11 Listen and check.

4 SLANG WORDS

Slang

Slang refers to very informal words and expressions that are more common in spoken language. Some slang words (though none of the ones below) can be offensive or taboo.

5.12 Read and listen to the dialogues. What do the **bold** slang words mean?

- 1 **A** Nice car! How much are you going to ask for it?
B **Five grand**. What do you think?
- 2 **A** I need **five bucks** for a sandwich.
B Sure, here you are.
- 3 **A** Great hat! Was it expensive?
B No, only a **five spot**. I got it at a thrift shop.
- 4 **A** What's the building work going to cost you?
B About **50K**. We're redoing the kitchen.

ACTIVATION Make sentences about your country with two words from each section 1, 2, and 3.

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